

3624

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**PATENT**  
Attorney Docket No.: 020375-000220US

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

On April 13, 2005

TOWNSEND and TOWNSEND and CREW LLP

By: Janet L. Newmaker  
Janet L. Newmaker

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Cheryl L. Neofytides et al.

Application No.: 10/046,654

Filed: October 26, 2001

For: Automated Transfer With Stored  
Value Fund

Customer No.: 20350

Confirmation No.: 1069

Examiner: Vincent A. Millin

Art Unit: 3624

**SUPPLEMENTAL INFORMATION  
DISCLOSURE STATEMENT UNDER 37  
CFR §§ 1.97 AND 1.98**

Mail Stop Amendment  
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P.O. Box 1450  
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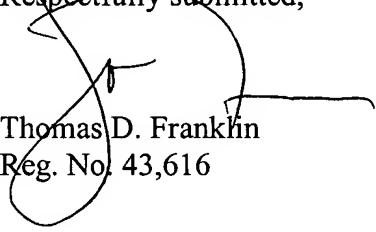
Sir:

The references cited on attached form PTO/SB/08A&B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicants believe that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Date: April 13, 2005

Respectfully submitted,  
  
Thomas D. Franklin  
Reg. No. 43,616

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60464789 v1

APR 15 2005

PTO/SB/08A&amp;B (08-03)

Substitute for form 1449A&amp;B/PTO

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 1 Attorney Docket Number 020375-000220US

## Complete if Known

Application Number	10/046,654
Filing Date	October 26, 2001
First Named Inventor	Cheryl L. Neofytides
Art Unit	3624
Examiner Name	Vincent A. Millin

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup> kind Code <sup>5</sup> (if known)				
							<input type="checkbox"/>
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## NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	C1	"Beaming Money by Email is Web's Next Killer App," PR Newswire, New York, November 16, 1999, 4 pages	
	C2	"billserv.com Launches bills.com, an Internet Portal for Consumers to Pay All Bills Online at No Cost," Business Editors & High-Tech Writers, Business Wire, New York, February 22, 2000, 2 pages	
	C3	"You've Got Money!," Rene Wijnen, Bank Technology News, New York, June 2000, Vol. 13, Issue 6, 3 pages	

60464789 v1

Examiner Signature	Date Considered
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.



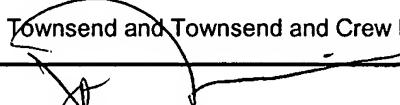
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Total Number of Pages in This Submission	Attorney Docket Number	020375-000220US
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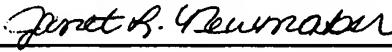
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	<input type="checkbox"/> Remarks	The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	Thomas D. Franklin		
Date	April 13, 2005	Reg. No.	43,616

## CERTIFICATE OF TRANSMISSION/MAILING

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Signature			
Typed or printed name	Janet L. Newmaker	Date	April 13, 2005